

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF WISCONSIN

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IN RE: Michael Bonds,  
Debtor.

Case No. 11-28458-jes  
Chapter 7

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**NOTICE OF STATEMENT OF ABUSE FILED BY THE U.S. TRUSTEE**

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PLEASE TAKE NOTICE that on July 8, 2011, the Office of the United States Trustee filed a statement of presumption of abuse.

As required by 11 U.S.C. § 704(b)(1)(A), the U.S. Trustee has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. § 707(b)(2)(A), and pursuant to 11 U.S.C. § 704(b)(2), the U.S. Trustee has determined that: (1) the case is presumed to be an abuse under § 707(b); and (2) the product of the current monthly income, multiplied by 12, is not less than the requirements specified in § 704(b)(2)(A) or (B).

As required by 11 U.S.C. § 704(b)(2), the U.S. Trustee will file a motion to dismiss or convert under § 707(b) or file a statement setting forth the reasons the U.S. Trustee does not consider such a motion to be appropriate, not later than 30 days after the date of this statement. The Debtor's may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. § 707(b)(2)(B).

Dated: July 8, 2011

**JANET L. MEDLOCK**  
Clerk of Court

By: Susan O.  
Deputy Clerk

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Michael Bonds  
Debtor

Case No. 11-28458-jes  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: sko  
Form ID: ntcabust

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jul 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2011.

db +Michael Bonds, 3519 N. 50th St., Milwaukee, WI 53216-2928  
nfs +Kathy A. Bonds, 3519 N. 50th St., Milwaukee, WI 53216-2928  
7198325 +Bank of America, PO Box 15026, Wilmington, DE 19850-5026  
7198326 +Best Buy, PO Box 5238, Carol Stream, IL 60197-5238  
7198327 +Chase Bank, PO Box 94014, Palatine, IL 60094-4014  
7198329 +Colders/Wells Fargo, 800 Walnut St., F4030-04C, Des Moines, IA 50309-3605  
7198330 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Credit, PO Box 6403, Carol Stream, IL 60197.)  
7198332 +Educator's CU, PO Box 081040, Racine, WI 53408-1040  
7198333 Firestone, PO Box 81419, Cleveland, OH 44181  
7198334 +GMAC, PO Box 380902, Bloomington, MN 55438-0902  
7231613 Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973,  
Madison, WI 53708-8973  
7198335 +Great Lakes Educational Loans, PO Box 3059, Milwaukee, WI 53201-3059  
7198336 +HSBC Retail Services, PO Box 5238, Carol Stream, IL 60197-5238  
7198337 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, Stop 5301, 211 W. Wisconsin Ave., Milwaukee, WI 53203)  
7198338 Lowe's, PO Box 539814, Atlanta, GA 30353  
7198339 +Milwaukee Water Works, 841 N. Broadway, #406, Milwaukee, WI 53202-3613  
7198344 +Wisconsin Department of Revenue, PO Box 8902, Madison, WI 53708-8902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7198328 +E-mail/Text: EBN.CTREAS@milwaukee.gov Jul 08 2011 23:11:50 City of Milwaukee Treasurer,  
200 E. Wells St., #103, Milwaukee, WI 53202-3599  
7198331 +E-mail/Text: DANIEL\_SADOWSKI@ECU.COM Jul 08 2011 23:14:02 Educator's CU,  
7025 W. Appleton Ave., Milwaukee, WI 53216-2733  
7198340 +E-mail/PDF: gecsed@recoverycorp.com Jul 09 2011 01:34:53 Steinhafels/GEMB, PO Box 981439,  
El Paso, TX 79998-1439  
7198342 +E-mail/Text: collections-bk@uwcu.org Jul 08 2011 23:29:59 UW - Credit Union, PO Box 44963,  
Madison, WI 53744-4963  
7198343 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Jul 08 2011 23:13:09 WE Energies,  
Attn: Bankruptcy Dept -A130, PO Box 2046, Milwaukee, WI 53201-2046

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7198341 ##+US Department of Education, PO Box 4169, Greenville, TX 75403-4169

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2011

Signature:

